

Information to identify the case:

Debtor 1	<u>Antonio Calderon</u>	Social Security number or ITIN	xxx-xx-2363
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-28909-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Antonio Calderon

12/22/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Antonio Calderon
 Debtor

Case No. 17-28909-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 34

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db #+Antonio Calderon, 205 Exeter Street, Highland Park, NJ 08904-3733
 aty +Audrey Wisotsky, Pepper Hamilton LLP, 301 Carnegie Center, Suite 400,
 Princeton, NJ 08540-6589
 517071924 +lKML Law Group, P.C., 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
 517071925 +American Way, 665 NJ-33, Hightstown, NJ 08520
 517071926 +American Way Condominium, 665 NJ-33, Hightstown, NJ 08520
 517071928 +Atlantic Spine Center-WO, 855 Lehigh Ave Suite 204, Union, NJ 07083-7631
 517071930 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 517071932 +David P Carroll Court Officer, PO Box 1196, Caldwell, NJ 07007-1196
 517071934 +FMA Alliance, Ltd., P.O. Box 2409, Houston, TX 77252-2409
 517071935 +HRRG, PO Box 5406, Cincinnati, OH 45273-0001
 517071939 +Lourdes Medical Center of Burlington Cty, PO Box 822112, Philadelphia, PA 19182-2112
 517071943 +MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 517071940 +Medicredit, Inc, PO Box 1629, Maryland Heights, MO 63043-0629
 517071941 +Mercer County Court, Special Civil Part, P.O. Box 8068, Trenton, NJ 08650-0068
 517071944 +Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
 517071945 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 517071946 +Optimum Outcomes Inc, 2651 Warrenville Road, Downers Grove, IL 60515-5544
 517071948 +PSF Professional Service Fund, 200 Trenton Road, Browns Mills, NJ 08015-1705
 517071947 +Pepper Hamilton LLP, 301 Carnegie Center Suite 400, Princeton, NJ 08540-6589
 517071949 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 517071950 +Robert Wood Johnson Medical Group, P.O. Box 15278, Newark, NJ 07192-5278
 517071952 +Shane & White, LLC, 1676 Route 27, Edison, NJ 08817-3595
 517071953 +Twin Rivers Homeowners Association, 92 Twin Rivers Drive, Hightstown, NJ 08520-5213
 517071954 +University Radiology Group, P.O. Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2017 22:15:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 22 2017 22:15:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517071927 +EDI: ARSN.COM Dec 22 2017 21:58:00 ARS National Services, Inc, PO Box 1259,
 Oaks, PA 19456-1259
 517071929 +EDI: BANKAMER.COM Dec 22 2017 21:58:00 Bank of America, P.O. Box 15026,
 Wilmington, DE 19886
 517071931 +EDI: CHASE.COM Dec 22 2017 21:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517071937 +EDI: IRS.COM Dec 22 2017 21:58:00 Internal Revenue Service, 44 South Clinton Ave,
 Trenton, NJ 08601
 517071942 +EDI: MID8.COM Dec 22 2017 21:58:00 Midland Funding, 2365 Northside Dr Ste 30,
 San Diego, CA 92108-2709
 517071951 +E-mail/Text: rwjebn@rwjbh.org Dec 22 2017 22:16:48 Robert Wood Johnson Univeristy Hospital,
 P.O. Box 15448, Newark, NJ 07192-5448
 517075536 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517071933 +EDI: USBANKARS.COM Dec 22 2017 21:58:00 Elan Financial Service, Po Box 790084,
 Saint Louis, MO 63179

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517071938* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Services, P.O. Box 9052,
 Andover, MA 01810-9052)
 517071936* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh on behalf of Debtor Antonio Calderon yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

TOTAL: 6